WHAT THE POSTOFFICE DOES FOR THE BRITISHER

Were Introduced.

LONDON, July 20 The little red postoffices of Great Britain perform many more services for the average English-States. Not only can you send off letpostal cards, newspapers, circulars. post has been worked out, by than by the American express companies. sent for twelve cents to any part into the banking and the insurance business, and money may be deposited there and government stock purchased, while any person in the ling-dom above the age of seven may insurable life for a small sum, or buy an anulty which has behind it the invincible credit of Great Britain and Ireland.

Home of Savings Banks. Home of Savings Banks.

England may almost be said to be the home of savings banks. Everywhere opportunities are offered a man of small means, or the women and children, to deposit sums from is upwards, and penny banks are also established on a large scale, which permit the saving of the stray pence of children. A number of large employers, including railroads, have established savings banks for their employes, and pay from 21-2 per cent. to 4 per cent, interest, and every effort has been made to give to the people a safe and profitable investment for their small earnings.

earnings.

By far the most interesting and important of these savings banks, however, is that run by the government. You may maker any one of the fourteen or fifteen thousand postoffice savege banks in the United Kingdom, sign your name, secure an account book and deposit a sum not to be less than 1s. (25c). The whole credit of the British government is pledged to the repayment of this one shilling, and it is as much a part of the national debt as the rest of the four or five billion dollars which the government owes.

The regulations are such as to make it in every way convenient to the depositor. The savings banks are all-topen from 8 A. M. to 8 P. M. on every week day; deposits may be made 1 shilling at a time, and may even be made by penny contributions in the form of stamps; and all formalities are waived, both in permitting a contributor to start an account and in enabling him to withdraw his deposit. Deposits may be made by all persons of full ago (If not under legal disability), by married women, hy children of even years or over, and on behalf of children of less age, on behalf of lunatics or insane persons, by a person acting as trustee for another, by friendly societies, industrial societies, charitable and provident societies, penny banks and incorporated building societies.

The System. regulations are such as to make

The System.

The System.

Upon paying your one shilling or your one pound or your ten pounds, or whatever deposit you make, the sum is immediately written in your bank book, and after the lapse of a few days you receive an acknowledgment from the Central Savings Bank Department in London. If there is any mistake in the account, or any fallure to make the acknowledgment, you may write to the postoffice, and there is no charge for postage on this or any other letters gomected with the savings bank business. The loss of the bank book does not involve the loss of the account, but merely the payment permitted to withdraw the whole or the payment of a 30-cent fee. Sums may be transferred with great ease from one account to another, and the certificates of birth or marriage or death which may be required in connection with the Post-office Savings Bank account may be obtained for 1 shilling.

By means of the Postoffice Savings Bank the government insures and guar.

Bank the government insures and guar-Bank the government insures and guarantees the savings of its poorer citizens. The rate of interest paid is 21-2 per cent on all deposits of one pound (\$5.00) or over. The amount that may be deposited however, is strictly limited. Formerly no more than \$150 could be deposited in a year, but the limit is now \$250, and no one may draw interest on a deposit amounting to over \$1,000—where the account exceeds that amount no interest is paid on the excess. Larger sums of money, however, may be invested through the Savings Bank Department in consols or other Brilish securities, and the enor other British securities, and the en-tire funds of the savings bank are in-vested in this manner.

Business Has Increased.

The business of the government sav-

Business Has Increased.

The business of the government savings banks has steadily increased since they were introduced over forty years ago. At the present time there are over fifteen million deposits, amounting to over \$20,000,000, the average deposit made amounting to about \$14. The total amount, including interest, of all accounts now open amounts to about \$720,000,000, and the interest credited to depositors to about \$17,000,000. Every year over a million and a quarter accounts are opened and over a million closed, the number of depositors constantly increasing. The expense of operations has been reduced to a very low sum, now amounting to only about 12 cents per transaction.

These figures show the enormous extent to which the facilities offered by the government postoffice for saving are utilized. It has been calculated that one out of every five inhabitants of the United Kingdom, including women and children, is a depositor in the postoffice. The facilities are, of course, used by people of moderate and, perhaps, even of large means, but it is not possible, as in private savings banks, to multiply the number of accounts, and in opening an account one must declare that he has no direct or indirect interest in any other deposit. Nine out of every ten deposits amount to less than \$250; but the other inth of the accounts make up ever, five-eighths of all the money invested.

Money May Be Deposited There and Government Stock
Purchased.

GREAT SYSTEM EXPLAINED

Business of Savings Banks Has
Steadily Increased Since They
Were Introduced.

Ings Bank represent all grades and classes of the community. Over one-half are married women, spinsters and children, and over one-twelfth are people on graged in domestic service. It is probable that three-fifths of all the depositors no women and children, employed or numbers engaged in industry, in trade and chimmerce, and in professional and official life. The savings banks do not seem to be used very mich, however, by the farmers, only one out of every hundred depositors being engaged in agriculture.

Invested in Bonds

dred depositors being engaged in agriculture.

Invested in Bonds.

The money that is collected by the thousands of postoffices throughout the country is all invested in government bonds, drawing 21-2 per cent. to 3 per cent, interest. We have heard considerable criticism of this policy of the government in investing, the money in its own securities, and preventing the placing of capital in railroad or industrial enterprises, or in the ordinary channels permitted to funds in trust. The depositors, however, appear to prefer this form of investment. There is also criticism of the government because of the fact that there is usually a slight deflet, owing to the comparatively high rate of interest paid; and because, further, there is no reserve fund provided for large sudden withdrawals. On the whole, however, the system of postal savings banks meets with the approval of the vast majority of Englishmen and any proposition.

Through the postoffice the government is also foling into the business of grant.

abandon it would meet with opposition.
Through the postoffice the government is also going into the business of granting annuities and insuring lives. There is a regular scale of prices by which people can secure annuities based on the age of the individual. Thus, a man of twenty years can secure \$\mathbf{3}\$ a year for the rest of his life on paying \$\mathbf{3}\$11; if he is thirty, he must pay \$\mathbf{3}\$02; if fifty, \$\mathbf{7}\$0; and if seventy, \$\mathbf{4}\$0. Not very many annuities are granted, however, and even the insurance business of the postoffice the insurance business of the postoffice

nuities are granted, however, and even the insurance business of the postoffice is not very large.

The system of insurance is rendered very easy for all persons, and the poorest workmen can obtain an insurance of not less than \$25 and not more than \$500 under reasonable terms, and with the full credit of the government to secure payment of the amount. No medical examination is necessary for an insurance amounting to less than \$25, but it an examination does not take place only the amount of the premium is paid if the insured dies in the first year, and only half of the total sum due if he dies in the second year. If the insured submits to a medical examination, however, the charge for which is 63 cents, the full benefit of the insurance is received, no matter how soon he dies; also in any benefit of the insurance is received, no matter how soon he dies; also in any case where death to due to accident this full benefit is received. The lives of children from eight to fourteen years of age may be insured for \$25, but not more, it being desired not to put a premium upon the death of helpless infants. Children under eight years of age may not be insured at all.

Old-Age Pay.

Arrangements are being made for friendly societies to secure old-age, pay on the lives of their members by means of annuities purchased through the Post-

of annuities purchased through the Postoffice Savings Bank, and employers of
labor and large institutions of the class
may make similar arrangements.

Up to the present time the insurance
features of the postoffice have not grown
to a very large sum, the total sum of
money now payable at deaths amounting
to only about four million dollars. The
postoffice does, however, furnish facilipostoffice does, however, furnish, ties for any inhabitant of the United Kingdom to insure himself on reasonable terms and in a manner which absolutely

guarantees his successors in the event of his death.

From what we can gather the savings bank system, and the annuity and insurance operations of the government are conducted with scrupulous honesty and with great efficiency. The Postoffice Savings Bank has attracted depositors not only from working men, but from all classes of the community, and the old private savings banks, which once played a great role, are of very much less importance. The government officials claim that the postal banks have done much to encourage saving among the people, and the system is applauded all through England as one of the most democratic and popular institutions of the kingdom.

In Collaboration with Walter E. Weyl,

G. A. R.
Boston, Mass., and Return via Chesapeake
and Ohio Reliway.
\$14.00 via Cape Charles route and sound

\$15.00 via Cape Charles route all rail. On sale August 13th, 14th and 15th.

On sale August 13th, 14th and 15th. \$19.00 via Merchants' and Miners' Line, including meals and state-room berth on steamer. On sale August 12th, 13th and 14th.

All tickets good to return until August 20th, leaving Boston, with privilege of Autorsion to September 30th by depositing with joint agent and payment of 50 cents fee.

Tickets via New York good to stop over at that point ten days, not to ex-

Tickets via New York good to stop-over at that point ten days, not to ex-ceed final limit, by depositing with joint agent and payment of \$1.00 fee.

For tickets and state-room reservation, apply at No. 800 East Main Street.

WILLIAM S. BRONSON,

'A. G. P. A.

SUNDAY EXCURSIONS

Via Atlantic Coast Line to Petera-burg.
Round-Trip 40c.
Good going and returning on regular trains. Commencing Sunday May 15th,

HON. H. G. DAVIS.

The notification of the Demogratic nomination of Hon. Henry G. Davis for Vice-President of these United States, will be at White Sulphur Springs, W. Va., on August 17th. The C. & O. Ry. will sell round trip tickets on August 18th from Richmond to White Sulphur, limited for return not later than August 12d, at \$7 for the round trip.

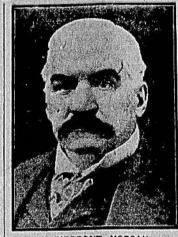
PILGRIMAGE TO GRAVE OF HIS GRANDFATHER

Pierpont Morgan to Visit Resting Place of General Daniel Morgan.

WILL ERECT A MONUMENT

Great Financier to See That the Memory of His Distinguished Ancestor Will be Honored.

(Special to The Times-Dispatch) WINCHESTER, VA., Aug. 6.-Mr. John Pierpont Morgan, the noted New York financier, who was a passenger on the new ocean liner, the Baitic, on her maiden trip, is soon to visit Winchester, where in Mount Hebron cemetery repose the remains of his famous ancester, Marchael Tarakia Wareau Prevalence. jor-General Daniel Morgan, of Revolu-tionary fame. News comes from New York that Mr. Morgan will be one of party who will make the trip in a large touring car and when the exact date of their coming is announced an informal reception, it is understood, will be ten-



their coming is announced an informal reception, it is understood, will be tendered them, but with the Virginia hospitality.

It was only recently that the great man of finance became cognizant of the fact that his no less great warrior kinsman's dust is buried in this city in a badly neglected grave and, although constantly surrounded by mighty problems of importance to the country and the world at large, this king of finance at once took a keen interest in his ancestor, and let it be understood that the memory of the man who helped in no small degree to make the republic great, should be honored by some appropriate memorial than a shattered manyle slab.

Mr. Morgan's business in connection with the Panama Canal necessitated a trip to Paris, but he forgot not the fact that his kinsman's grave must be rescued from total oblivion, and upon reverue for manyle slab.

GENERAL DAYIEL MORGAN.

Although a native of New Jersey, hav-



GENERAL MORGAN'S GRAVE.

derbolt of war, who headed the first company of sharpshoters ever assembled under the flag of any pation, is scarcely known to his countrymen. In his youth Morgan was a dare-devil, and the county records show that he was frequently the defendant in cases refore the magistrates. He was a born fighter and aggressive and although not over fond of work, yet when he stone about it he rould do twice the labor as other boys. He seemed to be in his clement when a frac s was started, and never came out loser, except when they doubled or tribled him, as tha court proceedings show, when he had three brothers arrested for assault and battery upon himself. This was the only case in which he ever appeared as plaintiff.

When twenty years old, Morgan was a teamster in General Braddock's army. One day a colonel reprimanded him for not having some wagons ready for the march, to which he replied tarily where upon the officer made a lunge at him with a sword. Morgan broke the weapon and beat the officer with a big whip. For this offense the teamster was sentenced to receive 500 lashes, but after receiving 50 he fainted and was then allowed to go free.

Via Atlantic Coast Line to Petersburg.

Good going and returning on regular trains. Commencing Sunday May 15th, 1904.

SPECIAL RATE AUGUST 16TH TO WHITE SULPHUR SPRINGS TO ATTEND THE NOTIFICATION OF HON. H. G. DAVIS.

The notification of the Democratic nomination of Hon. Henry G. Davis for Yuce-President of these United States, will be at White Sulphur Springs, W. Va., on August 17th. The C. & C. Ry. Whill sell round trip tickets on August 16th from Richmond to White Sulphur, limited for return not later than August 22d, at if for the round trip.

SUNDAY EXCURSIONS

Via Atlantic Coast Line to Petersburg.

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SUNDAY EXCURSIONS

To PETERSBURG.

40 Cents for Round Trip.

Tickets good on all regular Bunday trains, beginning May 16, 1904.

Daniel Morgan, "The Stonewall Jackson



GEN. DANIEL MORGAN

of the Revolution." The inscription on his tomb reads:

MAJOR-GENERAL DANIEL MORGAN.

departed this life
On July the 6th, 1802
in the 67th year of his age.

Patriotism and Valor were the
Prominent features of his character,
and
the honorable services he rendered
to his country
during the Revolutionary War
Crowned him with glory, and will remain in the hearts of his
countrymen
a perpetual monument
to his
memory

RETURN VIA SOUTHERN RAIL WAY.
Account of Confederate Veterans' Reunion. Lynchburg, Va. the Southern Railway will sell special tickets to Lynchburg and return at rate of one fare, plus 3 cents; rute from Richmond; 44.00. Tickets on sale September 18th and 14th, with return limit September 18th, and 14th, with return limit September 18th, C. W. WESTBURY, D. P. A.

ALWAYSROOM FOR ONE MORE

This is the Cry at the Sweet Chalybeate Springs This Year.

SWEET CHALYBEATE, VA., Aug. 6. The Sweet Chalybeate Springs is keeping its reputation and traditions again

Norfolk, the second, while Mr. Angelo, of Alexandria, rejoleed in possession of a cork-screw as the gentlemens' prize, and Dr. Kite, of the navy, was lucky enough to get the booby. "It's a shame to take the money," a charming picture. The german given Tuesday evening by the gentlemen at the Sweet Chalybeate was the social event of the week. There were about thirty couples, and the figures were beautifully led by Mr. B. O. Plackford, who danced with Miss Lydia Lee, of South Carolina. The ball room had been transformed, into a, bower of leauty by a profusion of evergreens and ferns and the presence of several couples from the Old Sweet added to the gayety of the affair. At midnight the doors to the affair at midnight the doors to the affair. At midnight the doors to the affair which was returned with a will. Among the dancers were: Mr. Blackford with Miss Loce Mr. Summerson with Miss Peed, Mr. Kevill Glennan with Miss Poed, Mr. Kevill Glennan with Miss Poed, Mr. Gorant with Miss Hartshorn, Mr. Beront with Miss Tompkinson, Mr. Belden with Miss Dayenport, Mr. Brooke with Miss Tucker, Mr. Porrin with Miss Mary Bell Glennan with Miss Colman with Miss Mary Bell Glennan gave a progressive euchre party Vednesday morning to her brother, Mr. M. Glennan, In hondr of his birthday. The eight tables were played by the unmarried set and during the games a delightful repast was served. The prizes were won by Miss Alice Anderton, Mr. T. A. Balli, J

for President (votes for all camdidates combined) at the election November 8, 1904?

1904 No. 2864

In 1900 election, 13,959,653 people voted for President. For nearest correct estimates received in Woolson Spice Company's office, Toledo, O., on or before November 5, 1904, we will give first prize for the nearest correct estimate, second prize to the next nearest, etc.,

What will be the total popular vote cast

Grand First Prize of \$5,000.00

Five Lion - Heads cut from Lion

Coffee Packages and a 2-cent

stamp entitle you (in addition to

the regular free premiums) to

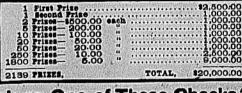
one vote. The 2-cent stamp cov-

ers our acknowledgment to you that your estimate is recorded. You can send as many esti-

How

will be awarded to the one who is nearest correct on both our World's Fair and Presidential Vote Contests.

We also offer \$5,000.00 Special Cash Prizes to Grocers Clerks. (Particulars in each case of Lion Coffee.)



How Would Your Name Look on One of These Checks? Everybody uses coffee. If you will use LION COFFEE long enough to get acquainted with it, you will be suited and convinced there is no other such value for the money. Then you will take no other—and that's why we advertise. And we are using our advertising money so that both of us—you as well as we—will get a benefit. Hence for your Lion Heads

\$50,000.00

CASH GIVEN AWAY to Users of

LION COFFEE

In Addition to the Regular Free Premiums

WOOLSON SPICE CO.

We have Awarded \$20,000.00 Cash to Lion Coffee users in our Great World's Fair Contest—2139 people get checks, 2139 more will get them in the

Presidential Vote Contest

Like a Check Like This?

WE GIVE BOTH FREE PREMIUMS AND CASH PRIZES

COFFEE

WOOLSON SPICE CO., (CONTEST DEP'T.)

R. H. BOSHER'S SONS.

TOLEDO, OHIO.

CARRIAGE REPAIRS

Send us your carriages to be Repaired and Painted while you are out the city have them finished on your return.

Broughams, Depot Rockaways, Victorias, Runabouts and Traps in a dozen All kinds of Wagons,

cured the consolation. Those playing were Mr, and Mrs. A. E. Grant, Dr. and Mrs. Kite, Mr, and Mrs. Grimsley, Mr. Dunlop, Mesdames Williams, Arrington, Hartshorne, Anderton, Long, Parkinson and Keville. Dainty refreshments were served on the verandan after the play-

ins.

Mrs. E. A. Grant also had a seven hand eather party, Mrs. Long, Mrs. Parkinson, Mrs. Hartshorne, Mrs. Railey, Miss Pepper and Mr. and Mrs. Grant participating, Mrs. Long received as a prize a box of paper and Mrs. Railey a hat-pin. A charming supper was served later. Manager Fakle will tender his guests a grand ball next week and the affair will be one of the most elaborate in instory of this historic old place. will be one of the most elaborate in, instory of this historic old place. Among the late arrivals are: Mrs. M. M. Cannon and Miss Watson, of Portsmouth; Misses Gill, Washington; Mrs. J. H. Hume and family, of Fortsmouth; Miss Lydia D. Lee, Sumter, S. C.; Miss Grandy, Norfolk; Mrs. L. S. Craveson and family, Louisville; Mrs. Ostherhaus and Mrs. G. R. Wilson, Norfolk; Mrs. Forman and Miss Forman, of New Jersey; W. S. Weddell, Richmond; Mr. Riddle and family, Georgia; Dr. and Miss Johnson, Georgia; R. B. Cooke and family, Norfolk; Mrs. Gentry and daughter and Miss Johnson, Atlanta, Ga.; Mrs. A. J. Fristoe, Portsmouth; Mrs. R. F. Baldwin and family, Norfolk; Capt. and Mrs. W. W. Old and the Misses Old, of Norfolk; Dr. and Mrs. Williamson. St. Louis.

"The Odd Fellows festivities in opening the new hall Friday night were temporarily marred by Mr. Jerry Carson suffering a severe attack of cramp coic. A bottle of Chamberlain's Colle, Cholera and Diarrhoea Remedy was procured from a drugstore and Mr. Carson was soon as good as new, and the work went on. "Lindsay, Ind. Ter. Nows. This remedy is for sale by all druggists.

G. A. R.
NATIONAL ENCAMPMENT,
BOSTON, MASS., AUGUST 15-20.
\$19.25 ROUND TRIP \$19.25.

Account above occasion, the Norfolk and Western Railway, in connection with the Merchants' and Miners' Transportation Company, will sell round trip tickets from Richmond to Boston at \$19.25. These tickets will include meals and state-room berth on steamer in both directions, and will be sold for steamers leaving. Norfolk August 13th and 14th; good for return passage until August 20th; an extension of return limit can be secured to leave Boston prior to September 20th, by depositing ticket with joint agent at Boston. For further information, tickets and state-room accommodations, apply at company's office, 835 gast Main Street; John E. Wagner, city passenger agent. C. H. BOSLEY,

District Passenger Agent.

Bears the Signature Cart St. Flatching.



Help the Sufferers.

A CONTRIBUTION BOX CAN BE FOUND AT

TIMES-DISPATCH BUSINESS OFFICE, 916 E. MAIN ST.

THE MOST ATTRACTIVE ROUTE TO THE WORLD'S FAIR, ST. LOUIS, IS VIA THE SOUTHERN RAILWAY THROUGH "THE LAND OF THE SKY," FROM RICHMOND TO ST. LOUIS WITHOUT CHANGE OF TRAINS.

OF TRAINS.

The Southern Railway has on sale at Richmond and all stations on its lines very low-rate excursion tickets to St. Louis, Mo., account of the World's Fair. These tickets embrace stopover privileges between Salisbury and Morristown, which includes the famous mountain section of Western North Carolina-Ashoville, Hot Springs and "the Land of the Sky" Elegant day coaches, through Pullmans and Dining car-service of the highest standard of excellence: For detailed information apply to any agent of the Southern Railway.

VIA SEABOARD AIR LINE.

SAN TRANCISCO, CAL., and return, \$5.25. Account Triennial Conclave, Knight*Templars, and Sovereign Grand Lodgs, I O O. F. Tickets on sale August 13th to September 5th, inclusive, limited to October 23, 1904.

CHATTANOOGA, TENN., and return, \$15,75; account International Association of Fire Engineers; tickets sold September 11th and 12th, limited to September 20th; but on payment of 50 cents, tickets will be extended to any date not later than September 20th. All of the above rates apply from Richmond, Vs. Proportionally cheap rates may be had at all other stations on the Seaboard.

Scatonid. H. S. LEARD. W. M. TAYLOR. D. P. A. C. T. A. Phone 465, 830 E. Main St., Richmond. Va.